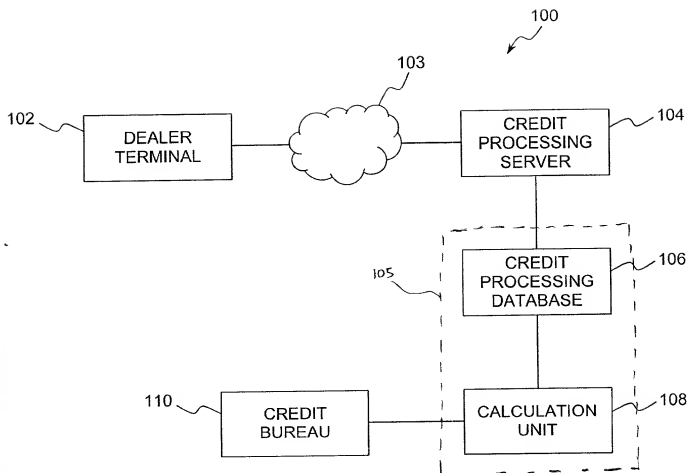


## ABSTRACT OF THE DISCLOSURE

A method of providing financing is provided. The method provides financing for allowing a customer to purchase a product selected from an inventory of products maintained by a dealer. The method includes the steps of maintaining a database of the dealer's inventory, gathering information from the customer, calculating a credit score for the customer based at least in part on the information gathered from the customer, determining an advance amount to be paid to the dealer for each individual product in the dealer inventory in the event that that particular product is sold to the customer, calculating a front-end profit to be realized by the dealer for each individual product in the dealer inventory, and presenting a financing package to the dealer for each individual product in the dealer's inventory.



**FIG. 1**

**Vehicle Entry Form**

Please enter the Stock#, Vin#, Purchase Date, Color and Mileage then click the "Continue to Add" Button.

Stock #	<input type="text"/>
VIN	<input type="text"/>
Purchase Date	<input type="text"/>
	MMDDYYYY
Color	<input type="text" value="Beige"/>
Mileage	<input type="text"/>

FIG. 2

**Vehicle Update Form**

Please make any necessary changes and then click the "Update Vehicle Info" Button.

Stock# BK0 142

VIN 4T1BG22K81U765204      Year 2001 148      Make TOYOTA Model CAMRY

Purchase Date 03-JUL-2001 144      Color White 148      Mileage 12096 150

Vehicle Status

Available
Available
<b>Delete</b>
Financed
Leased
Sold for Cash
Wholesaled

FIG. 3

162

164 166 168 170 172 174 176 182 186 190 192

Vehicle Inventory

Stock	Days In Year Stock	Make	Model	Color	Miles	Rental Clean	Rental Avg	Whal Clean	Whal Avg	Whal Rough	Cost	Selling Price
PEZ2N118	36	2001	DODGE	Beige	35,307	\$14,150	\$12,750	\$11,325	\$10,250	\$9,200	\$10,741.63	\$15,275
PEZ2N129	36	2001	DODGE	Beige	17,685	\$11,750	\$10,525	\$9,350	\$8,500	\$7,500	\$6,975.00	\$11,750
1111970Z	36	2001	FORD	Beige	19,945	\$9,450	\$8,550	\$7,125	\$6,525	\$5,750	\$6,821.92	\$11,175
PEZ11043	36	2001	FORD	Beige	29,143	\$10,925	\$10,075	\$8,600	\$8,050	\$7,350	\$8,167.57	\$11,125
PEZ1026	36	2001	FORD	Beige	29,704	\$11,425	\$10,350	\$8,300	\$7,500	\$7,500	\$9,384.72	\$11,925
T358A	87	1996	CHEVROLET	Black	58,861	\$8,075	\$6,675	\$5,975	\$4,950	\$3,300	\$6,685.00	\$9,200
9454	92	1996	CHRYSLER	Beige	85,336	\$7,350	\$5,925	\$5,225	\$4,225	\$3,375	\$5,370.00	\$8,925
2961	53	1996	DODGE	Orange	87,009	\$6,225	\$4,625	\$4,050	\$2,900	\$1,950	\$3,285.00	\$6,195
B9893BP	52	1996	EAGLE	Purple	90,373	\$7,725	\$6,275	\$5,625	\$4,625	\$3,400	\$4,870.01	\$8,250
A1200	8	1996	FORD	Red	95,000	\$11,650	\$10,225	\$8,975	\$7,925	\$7,200	\$5,300.00	\$10,225
XX1	163	1996	FORD	Beige	81,000	\$6,300	\$4,950	\$4,200	\$3,250	\$2,400	\$3,984.00	\$7,400

Sort By Yr/Make/Model Order Descending Go

Cost  
Days in Stock  
Selling Price  
Yr/Make/Model

FIG. 4

# Enter Maker Information

Please enter the following Maker information and then click the

"Continue" Button.

SSN

Last Name

Street Number

Apt. Number

City

Zip

Home Phone

Email address:

DOB

First Name

Street Name

P.O. Box

Michigan

State

NO

Is this a message phone? Alternate Phone

username@domain.com

Salesperson:

Enter time at

Our Address

Residency

Status

Rent/Mortgage

Pmt

Cash Down

Pmt

Gross Trade-In

Value

Payoff for

Trade-In

Net Trade-In

Total Down

Pmt

Continue

FIG. 5

TOTAL: \$507,600

302	304	306	308	310	312	314	316	318	320	322	324	326	332
QAV	16	1996	Cavalier	Blue	\$5625.00	53.3%	\$1820.81	\$3200.00	\$1559.31	\$180.77	\$211.17	24	332
21202	13	1996	Cherokee	Red	\$8775.00	34.2%	\$4144.28	\$4250.00	\$2553.79	\$1088.59	\$267.60	39	332
E8925GT	57	1996	Cherokee	Blue	\$11950.00	25.1%	\$2775.74	\$7070.01	\$1274.73	\$1914.30	\$553.71	46	332
9454	97	1996	Crus	Seige	\$9825.00	33.6%	\$3021.66	\$5370.00	\$754.97	\$1838.77	\$289.04	36	332
912	55	1996	Continental	Black	\$12895.00	23.1%	\$4513.75	\$8500.00	\$1479.95	\$3846.09	\$408.15	42	334
9321	97	1996	Continental	Beige	\$11350.00	25.4%	\$4587.76	\$7600.00	\$427.24	\$2414.01	\$348.26	42	334

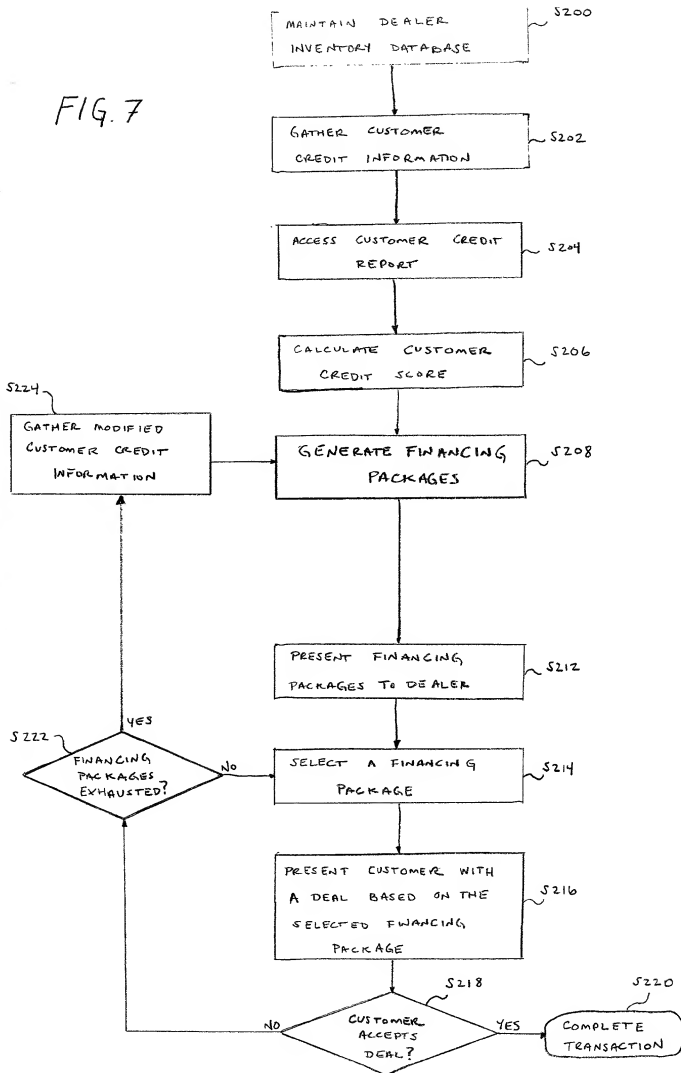
336 Select By: All Vehicles Sort By: Year/Model Order: Descending 340

Enter Preferred Vehicle

Add Vehicle to Inventory

FIG. 6

FIG. 7





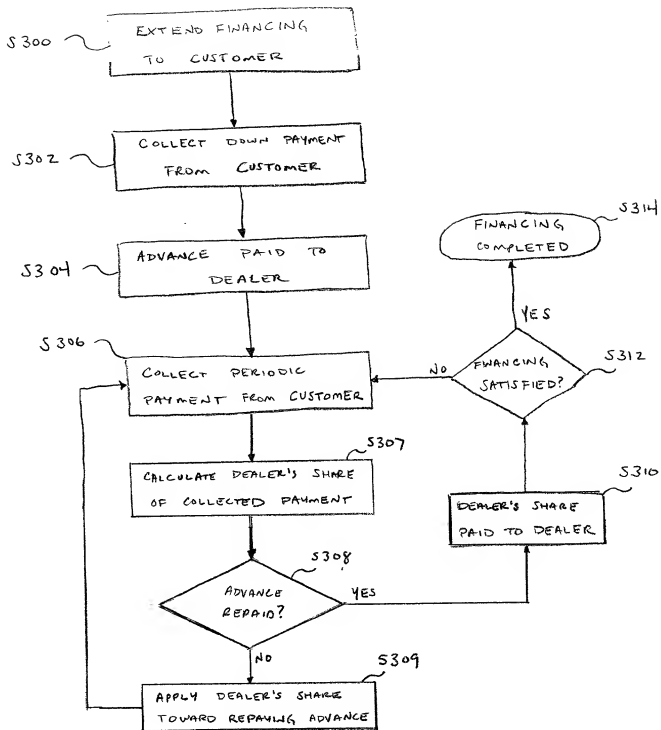


FIG. 8

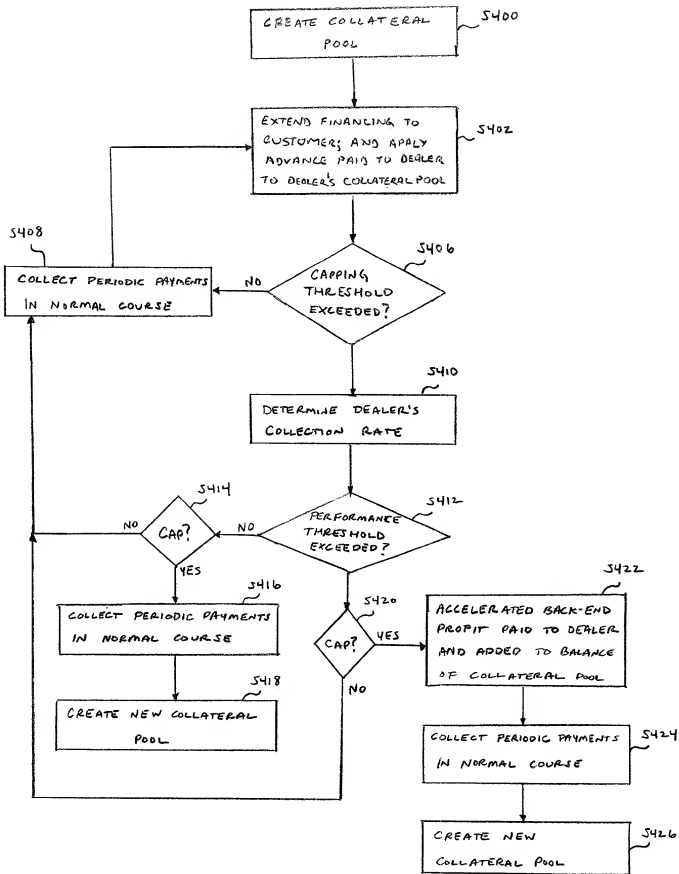


FIG. 9